

Doyle  
JPromani



September 9, 2005

FDIC San Francisco Regional Office  
Director John F. Carter  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94150

RE: ILC-Wal-Mart

2005 SEP 12 AM 9:50

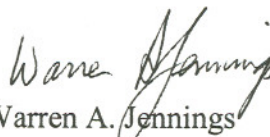
Dear Mr. Carter:

We do not have a Wal-Mart in DeWitt, and we do not want one. We do not think we are big enough (3,000) for them to put one in DeWitt. There is a Wal-Mart in Stuttgart, Arkansas, which is twenty four (24) miles from DeWitt. I seldom shop at any Wal-Mart because shopping at home is good for our Bank.

We do not need to mix commerce and banking. It would be a substantial risk to the FDIC insurance fund if Wal-Mart gets into the banking business.

We have the best banking system in the world. Wal-Mart could destroy our banking system.

Very truly yours,

  
Warren A. Jennings  
President

WAJ:frs